

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KEVIN DAVID TOLEJKO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-24789

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/13/2019 and confirmed on 9/23/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		186,437.42
Less Refunds to Debtor	7,272.58	
TOTAL AMOUNT OF PLAN FUND		179,164.84

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	9,297.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,297.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 8249	0.00	124,405.18	0.00	124,405.18
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 0468	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 8249	35,650.14	35,650.14	0.00	35,650.14
	FORD MOTOR CREDIT CO LLC(*) Acct: 9263	0.00	0.00	0.00	0.00
	CITIZENS BANK NA Acct: 9979	432.70	432.70	0.00	432.70
					160,488.02

Priority					
	JOSEPH P NIGRO ESQ Acct:	0.00	0.00	0.00	0.00
	KEVIN DAVID TOLEJKO Acct:	0.00	0.00	0.00	0.00
	KEVIN DAVID TOLEJKO Acct:	7,272.58	7,272.58	0.00	0.00
	NIGRO & ASSOCIATES LLC Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	BANK OF AMERICA NA** Acct: 1052	16,970.81	2,321.19	0.00	2,321.19
	BANK OF AMERICA NA** Acct: 0005	5,191.31	710.05	0.00	710.05
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 1390	7,646.48	1,045.85	0.00	1,045.85
	BEST BUY CREDIT SERVICES Acct: 1677	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 4921	675.72	92.42	0.00	92.42
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,009.71	274.88	0.00	274.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4672				
	CARE CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: 6758				
	PORTFOLIO RECOVERY ASSOCIATES LLC	13,270.31	1,815.05	0.00	1,815.05
	Acct: 0332				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	2,481.40	339.40	0.00	339.40
	Acct: 4613				
	NETWORKS ONLINE LLC	0.00	0.00	0.00	0.00
	Acct: 1917				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct: 1196				
	MIDLAND FUNDING LLC	3,633.00	496.90	0.00	496.90
	Acct: 3003				
	PORTFOLIO RECOVERY ASSOCIATES LLC	5,384.58	736.47	0.00	736.47
	Acct: 6580				
	PEOPLES NATURAL GAS CO LLC*	1,734.11	237.18	0.00	237.18
	Acct: 2461				
	HUNTINGTON NATIONAL BANK(*)	1,175.45	160.77	0.00	160.77
	Acct: 5971				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	70.60	9.66	0.00	9.66
	Acct: 7441				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	334.00	45.68	0.00	45.68
	Acct: 6214				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	334.00	45.68	0.00	45.68
	Acct: 3931				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	129.44	17.70	0.00	17.70
	Acct: 8457				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	262.94	35.96	0.00	35.96
	Acct: 8749				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	95.00	12.99	0.00	12.99
	Acct: 6043				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	262.75	35.94	0.00	35.94
	Acct: 5495				
	MIDLAND FUNDING LLC	4,218.88	577.04	0.00	577.04
	Acct: 5649				
	VERIZON BY AMERICAN INFOSOURCE AS	940.42	128.63	0.00	128.63
	Acct: 0001				
	DUQUESNE LIGHT COMPANY(*)	1,754.18	239.93	0.00	239.93
	Acct: 0905				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5649				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	BRANDT MILNES & REA PC	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					9,379.37

TOTAL PAID TO CREDITORS	169,867.39
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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	36,082.84
UNSECURED	68,575.09

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

KEVIN DAVID TOLEJKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24789

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kevin David Tolejko  
Debtor

Case No. 19-24789-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin David Tolejko, 107 Jodi Road, Beaver, PA 15009-9521
cr	+ Ashley Ridge HOA, 111 Ashley Ridge Court, Beaver, PA 15009-9529
16484728	+ Ashley Ridge Homeowners Association, c/o Acri Commercial Realty, 290 Perry Highway, Pittsburgh, PA 15229-1864
15171213	+ Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 00:12:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:17:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15171210	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2025 00:12:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15183982	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 28 2025 00:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15171212	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 28 2025 00:13:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
15232736	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2025 00:12:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston RI 02919
15171214	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2025 00:16:27	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15183332	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2025 00:15:55	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15171215	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:15:52	Care Credit, PO Box 965036, Orlando, FL 32896-5036
15171216	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2025 00:27:37	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
15171218	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 28 2025 00:16:12	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15199489	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 28 2025 00:14:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
16503055	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 00:12:00	Federal Home Loan Mortgage Corporation, NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

District/off: 0315-2

User: auto

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Total Noticed: 34

15171219	+ Email/Text: EBNBKNOT@ford.com	Mar 28 2025 00:14:00	Ford Motor Credit, PO Box 650575, Dallas, TX 75265-0575
15171220	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:17:20	Levin, PO Box 965036, Orlando, FL 32896-5036
15199584	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 00:14:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15171221	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:28:21	Networks, PO Box 965036, Orlando, FL 32896-5036
15544534	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 00:12:00	NewRez LLC dba Shellpoint Mortgage Servicing, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
15203531	+ Email/PDF: ebnotices@pnmac.com	Mar 28 2025 00:17:13	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
15171223	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2025 00:12:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15181806	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:16:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15203308	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:16:06	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15171222	+ Email/PDF: ebnotices@pnmac.com	Mar 28 2025 00:16:04	Pennymac Loan Services, LLC, P.O. Box 2410, Moor Park, CA 93020-2410
15185694	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2025 00:12:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15194272	Email/Text: bnc-quantum@quantum3group.com	Mar 28 2025 00:13:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15171225	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:27:40	SYNCB, PO Box 965015, Orlando, FL 32896-5015
15171224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:28:23	Sleep Number, Po Box 965036, Orlando, FL 32896-5036
15171460	^ MEBN	Mar 28 2025 00:09:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15193416	+ Email/Text: bankruptcy@huntington.com	Mar 28 2025 00:13:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15197021	Email/PDF: ebn_ais@aisinfo.com	Mar 28 2025 00:16:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15171211	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15171217	*	Citi Card, PO Box 9001037, Louisville, KY 40290-1037

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 34

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohlrab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Fred C Jug, Jr	on behalf of Creditor Ashley Ridge HOA fjug@bmr-law.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Joseph Peter Nigro	on behalf of Debtor Kevin David Tolejko nigroassociateslaw@gmail.com chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 10